

<p style="text-align: center;">INSTRUCTIONS FOR NOTICE OF INTENT TO ESTABLISH A BANK BRANCH</p>

Establishment and operation of a branch is primarily subject to the requirements and limitations of section 3711 of the Michigan Banking Code of 1999, as amended.

1. To notify the Commissioner of the Office of Financial and Insurance Services (OFIS) of the bank's intent to establish a branch, please submit a letter addressed to the Commissioner on bank stationery. The letter must contain the following information:

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| A. Type and Location | Indicate the type of branch, e.g., traditional, supermarket, retirement, limited hours, mobile, etc. and the proposed location, including the street address, city, village or township, county, and state of the proposed branch. If the branch is a mobile branch, the notice must contain a statement that the bank intends to move the physical structure of the branch from time to time. If the branch is an out-of-state branch, please indicate the statutory authority which permits the establishment of the branch in that state. |
| B. Bank Premises | Indicate if the proposed branch will be built, leased, or purchased, and provide abbreviated detail regarding the lessor and all costs associated with the branch. If the branch will be acquired from another depository institution, attach a copy of the purchase and assumption agreement or similar document and include the banks pro forma capital ratios subsequent to acquisition. Please indicate the anticipated opening date of the branch. |
| C. Conflicts/Affiliations | Discuss any affiliate, director, officer, or principal shareholder involvement in connection with establishment of the branch and furnish documentation to support the arms length nature of the transaction. |
| D. Condition of Bank | Detail any material financial and/or managerial changes since the last report of examination. Please do not submit a copy of the bank's most recent call report (balance sheet and income statement) in response to this question. |

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2. OFIS reserves the right to return an incomplete written notice and to require additional information.
3. If OFIS takes no action with regard to the written notice, the branch must be opened within twelve (12) months from the date OFIS received notification or the notification procedure will begin anew.
4. Questions pertaining to the notification requirements may be directed to the Enterprise Monitoring Division at (517) 241-9981.
5. Mail the notification letter to:

**OFFICE OF FINANCIAL AND INSURANCE SERVICES
ATTENTION: ENTERPRISE MONITORING DIVISION
P. O. BOX 30224
LANSING, MICHIGAN 48909-7724**

The Commissioner of the Office of Financial and Insurance Services has determined that the notice (and all supplemental information provided) is available for public inspection or copying pursuant to the provisions of the Michigan Freedom of Information Act.

We suggest the appropriate application/notice be filed with the bank's federal regulatory agency coinciding with the filing of the notification letter with the Office of Financial and Insurance Services. You are also encouraged to contact the Environmental Review Coordinator, Department of State, State Historic Preservation Office, 717 West Allegan Street, Lansing, Michigan 48918, (517) 335-2721, to obtain the required federal regulatory agency site clearance.

(2/02)